

CREDIT CARDS

WHAT IS EMPRISE VISA ONLINE?

- Emprise Visa Online provides an easy and secure way to view your credit card account information online. You can view your account summary and transaction information, make payments, and much more – all from the convenience of your desktop.

If I use this service, will I still get a paper statement in the mail?

- Unless you elect to receive electronic statements, use of this service will not alter your statement delivery setting. To change your delivery setting from paper statements to electronic statements, simply click on “Change Delivery Method” on the Account Summary page after logging in.

Can anyone other than the cardholder view statements or make payments?

- The information requested on the Sign In page is designed so that all cardholders can enter the site and view their own account information. Consumer cardholders can enter the site, view their own account information and make payments on their account.
- In the case of business cards, the company designated at the “Control Account” level can view the account information of all sub-accounts and make payments on the company (or control account). Sub-account cardholders can only view their own account information.

IMPORTANT INFORMATION WHEN YOU'RE TRAVELING

- Let us know when you are traveling to help avoid issues with your credit card. Log your travel plans by calling 316.383.4301 or 855-383-4301.
- Make sure the telephone number associated with your credit card is a number where you can be reached while traveling. In most cases, your cell phone number is the best choice. To verify or change the phone number associated with your credit card, call 316.383.4301 or 855.383.4301.
- If we need to verify transactions on your account while you are traveling, you will receive an automated phone call. It is important that you respond to that call quickly to ensure your credit card continues to function normally. Call 800.248.9600 if your credit card transactions are declined while traveling.
- There are countries that are blocked from accepting a credit card due to high incidences of fraud or increased security risks. Contact Emprise Bank for blocked country information.

FRAUD AND SECURITY

What do I do if I've lost my credit card?

- Call the 24 hour Customer Service Center at 800.248.9600. Your credit card will be blocked and a new card issued.

- Watch your account closely and notify us of any discrepancies.
- If your purse or wallet was stolen, notify law enforcement immediately.

Why was my transaction declined?

- If you have an insufficient available balance on your account, your purchase or ATM withdrawal will be declined.
- The specific transaction may resemble known suspicious activity and is being declined to protect your account.
- In some cases, a declined transaction may be due to connectivity at a merchant location. In this case, your card will work elsewhere.

How is my card monitored for suspicious activity and fraud?

- Suspicious credit card activity is monitored continuously. An alert will be placed on your account if suspicious activity is detected and an automated phone call will be made to the primary account holder on personal accounts (regardless of the card with suspicious activity) or to the cardholder on business accounts. Follow the prompts to verify the transactions.

It is very important that the phone number associated with the primary account holder or business cardholder is a number most likely to be answered day or night. To verify or change the phone number associated with a personal or business credit card, call 316.383.4301 or 855.383.4301.

Why is my credit card blocked?

- If you are unavailable to take the automated call regarding suspicious activity (credit card monitoring), an automated message will be left requesting a call back. **Your card may be blocked if a return call is not made.**
- You must return the call to verify the suspicious activity. **Please Note: You will never be asked for your full card number, a personal identification number (PIN), or a CVV number (3 digit number on the back of your card). If you are concerned about the validity of the caller, do not provide any information and contact Emprise Bank during normal business hours.**
- If you confirm the transactions are authorized, the alert will be released. If there is fraudulent activity on your card, it will be blocked to prevent further fraud from occurring. You will be issued a new card.
- A dispute case will be created and the dispute documents will be mailed to you.

What do I do if I suspect fraud on my account?

- Immediately call 800.248.9600 to report fraudulent or suspicious activity.

CREDIT CARD PAYMENTS

What are the options for making credit card payments?

- Online: Log in to [Emprise VISA Online](#) and chose the Payments option
- By mail: Make checks payable to Card Services, and send to P.O. Box 660525, Dallas, TX 75266-0525

- By phone: Call 800.248.9600
- In person at any [Emprise Bank location](#)

CASH ADVANCES

How can I access cash with my credit card?

- Cash can be withdrawn at an ATM using the personal identification (PIN) assigned to your card. A cash advance fee will apply to this transaction.
- Visit any [Emprise Bank location](#) to request a cash advance. You will need to provide valid government issued identification. A cash advance fee will apply to this transaction.

WHAT IF I AM DISSATISFIED WITH A PURCHASE?

- If you have a problem with the quality of property or services that you have purchased with your Emprise Bank credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right to not pay the remaining amount due on the purchase. For details, please refer to your Cardholder Agreement and contact us in writing at:

Dispute Department
P.O. Box 2988
Omaha, NE 68103